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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/645,177	08/21/2003	Shunguo Yan	AUS920030460US1	7299
40412	7590	08/28/2006	EXAMINER	
IBM CORPORATION- AUSTIN (JVL) C/O VAN LEEUWEN & VAN LEEUWEN PO BOX 90609 AUSTIN, TX 78709-0609			AGWUMEZIE, CHARLES C	
			ART UNIT	PAPER NUMBER
			3621	

DATE MAILED: 08/28/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	10/645,177	YAN, SHUNGUO
Examiner	Art Unit	
Charlie C. Agwumezie	3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 21 August 2003.

2a) This action is **FINAL**. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-24 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) Claim(s) _____ is/are allowed.
6) Claim(s) 1-24 is/are rejected.
7) Claim(s) _____ is/are objected to.
8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) All b) Some * c) None of:
1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892)
2) Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date 04/26/04.
4) Interview Summary (PTO-413)
Paper No(s)/Mail Date. ____.
5) Notice of Informal Patent Application (PTO-152)
6) Other: ____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-5, 7-13, 15-21, and 23-24, are rejected under 35 U.S.C. 102(e) as being anticipated by Lai U.S. Patent Application Publication No. 2005/0044197 A1.

As per **claim 1 and 17**, Lai discloses a computer implemented method of accessing an online account, said method comprising:
receiving, through a network, a request from a computing device (0047; 0063; 0213; 0412);
identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (1402; 1487; 1488; 1489); and
retrieving, in response to identifying the protocol, one or more account functions from a plurality of account functions stored in a data store (0217; 0412).

As per **claim 2, 10 and 18**, Lai further discloses the method further comprising:

returning financial function names corresponding to the retrieved account functions to the computing device, wherein the names are adapted to be displayed on the computing device (0412).

As per claim 3, 11 and 19, Lai further discloses the method further comprising: receiving a second request from the computing device, the second request corresponding to one of the retrieved account functions (0412); performing the account function corresponding to the second request (0412); and returning account data to the computing device in response to performing the account function (0412).

As per claim 4, 12, and 20, Lai further discloses the method wherein at least one of the account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history (0412; 0967).

As per claim 5, 13, and 21, Lai further discloses the method further comprising: retrieving a network address corresponding to the computing device (0411); determining whether the retrieved network address is registered (0411); and wherein the retrieving of the one or more account functions is based on the identified protocol and the determination (0412; 0967).

As per claim 7, 15, and 23, Lai further discloses the method, wherein the request includes the account function being requested by the user of the computing device, the method further comprising:

performing the requested account function in response to determining that the requested account function is included in the retrieved account functions (0412; 0967); and

sending an error message to the computing device in response to determining that the requested account function is not included in the retrieved account functions (0621; 0712).

As per claim 8, 16 and 24, Lai further discloses the method wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance (0412).

As per claim 9, Lai discloses an information handling system comprising:
one or more processors (0544);
a memory accessible by the processors (0544);
a nonvolatile storage device accessible by the processors that includes a security data file (0544);

one or more network interfaces for connecting the information handling system to one or more networks (figs. 20, 21 and 38);

an online financial account accessibility tool for accessing online financial accounts, the online financial account accessibility tool comprising software code effective to:

receive, through one of the networks network, a request from a computing device (0047; 0063; 0213; 0412);

identify a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (1402; 1487; 1488; 1489); and

retrieve, in response to identifying the protocol, one or more account functions from a plurality of account functions stored on the nonvolatile storage device (0217; 0412).

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 6, 14, and 22, are rejected under 35 U.S.C. 103(a) as being unpatentable over U.S. Patent Application Publication No. 2005/0044197 A1 in view of Albert et al U.S. Patent Application Publication No. 2003/0177389 A1.

As per claims 6, 14, and 22, Lai failed to explicitly disclose the method further comprising:

receiving a second request from the computing device to alter security settings;
returning a selection page to the computing device, the selection page including indicators for the account functions currently allowed for the plurality of supported protocols;

receiving one or more security selections from the computing device in response to the user of the computing device altering the currently allowed account functions; and storing the received security selections in the data store.

Albert et al discloses receiving a second request from the computing device to alter security settings (0013);

returning a selection page to the computing device, the selection page including indicators for the account functions currently allowed for the plurality of supported protocols (0013);

receiving one or more security selections from the computing device in response to the user of the computing device altering the currently allowed account functions; and storing the received security selections in the data store (0013).

Accordingly it would have been obvious to one of ordinary skill in the art at time of applicant's invention to modify the method of Lai and incorporate the method, wherein the above recited steps of altering security settings are performed in view of the teachings of Albert et al because it will provide the user with the flexibility desired in on-line transactions.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on **(571) 272 – 6712**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free).

Any response to this action should be mailed to:

Commissioner of Patents and Trademarks

Washington D.C. 20231

Or faxed to:

(571) 273-8300. [Official communications; including After Final communications labeled "Box AF"].

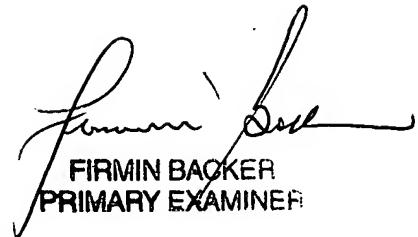
(571) 273-8300. [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"].

Art Unit: 3621

Hand delivered responses should be brought to the United States Patent and
Trademark Office Customer Service Window:

**Randolph Building,
401 Dulany Street
Alexandria VA. 22314**

**Charlie Lion Agwumezie
Patent Examiner
Art Unit 3621
August 9, 2006**



**FIRMIN BACKER
PRIMARY EXAMINER**